

## **AMENDMENTS TO THE CLAIMS**

The following listing of claims will replace all prior versions and listings of claims in the application.

### **LISTING OF CLAIMS**

1. A method of calculating automobile insurance for a vehicle of a customer of  
~~including a device to monitor a vehicle and communicate with~~ a contracting  
company, the method comprising:
  - acquiring location information of the vehicle with a location system on the  
vehicle;
  - acquiring vehicle performance information from the vehicle;
  - deriving a first cost increment by evaluating at least said location  
information, said vehicle performance information and a pricing database,  
wherein said deriving of said first cost increment is performed on the vehicle; and
  - connecting a billing transmission system on the vehicle with the  
contracting company;
  - transmitting said first cost increment from the billing transmission system  
to the contracting company, wherein said first cost increment ~~essentially consists~~  
~~of monetary information~~ is devoid of said location information and said vehicle  
performance information;
  - restricting access to by at least encrypting said location information and  
said vehicle performance information;
  - accessing by at least decrypting said location information and said vehicle  
performance information with an access key, wherein said access key consists of

a first passkey retained by the customer and a second passkey retained by the contracting company;

providing access for the customer outside of the vehicle to said first cost increment prior to the contracting company billing the customer, wherein said providing access to said first cost increment is adapted to permit the customer to alter driving habits to adjust a second cost increment;

transmitting said second cost increment from the billing transmission system to the contracting company, wherein said second cost increment is devoid of said location information and said vehicle performance information; and

preparing billing for the customer from the contracting company based on at least said first and said second cost increments.

2. (CANCELED)

3. (CANCELED)

4. (Currently Amended) The method of calculating automobile insurance of Claim 1 [[2]], wherein said location information includes at least one of a geographical location of the vehicle, a duration of time the vehicle is located at said geographical location, a vehicle speed, an applicable speed limit, and combinations thereof.

5. (Currently Amended) The method of calculating automobile insurance of Claim 1 [[2]], wherein said vehicle performance information includes at least one of a vehicle speed, a vehicle acceleration rate, a vehicle deceleration rate, a vehicle maintenance status, an engine speed, a brake force, a vehicle payload, and combination thereof.
6. – 8. (CANCELED)
9. (Original) The method of calculating automobile insurance of Claim 1, wherein said location system includes at least one of a global positioning satellite receiver to determine location and a geographical database configured to be resident on the device.
10. (Original) The method of calculating automobile insurance of Claim 1, wherein said pricing database at least includes actuarial statistics.
- 11 – 13. (CANCELED)
14. (Currently Amended) The method of calculating automobile insurance of Claim 1 [[13]], wherein said providing user access for the customer to said first cost increment includes at least one of internet web site interface, a phone interface, a customer service interface, and combinations thereof.

15. (Currently Amended) The method of calculating automobile insurance of Claim 1, wherein transmitting said first cost increment includes at least one of establishing a cellular phone connection, establishing a radio connection, establishing microwave communication, establishing a phone connection, establishing an internet connection, and combinations thereof.

16. (Currently Amended) A vehicle insurance computation ~~apparatus device~~ that is installed in a vehicle and communicates with a contracting company that is remote to the vehicle and provides billing to a customer, the vehicle insurance computation apparatus comprising:

a computation device ~~configured to acquire~~ that acquires location information of the vehicle, acquires vehicle performance information from the vehicle and ~~derive~~ derives a first cost increment by evaluating at least said location information, said performance information and a pricing database; and

a transmitting device ~~to send~~ that sends said first cost increment to the contracting company, wherein said first cost increment ~~essentially consists of monetary information~~ is devoid of said location information and said vehicle performance information,

wherein access to said performance information and said location information of the vehicle is restricted by at least encrypting said location information and said vehicle performance information,

wherein access is granted by at least decrypting said location information and said vehicle performance information with an access key,

wherein said access key consists of a first passkey retained by the customer and a second passkey retained by the contracting company,

wherein said computation device is configured to provide access for the customer outside of the vehicle to said first cost increment prior to the billing of the customer by contracting company,

wherein said access for the customer outside of the vehicle to said first cost increment is adapted to permit the customer to alter driving habits to adjust a second cost increment;

wherein said transmitting device sends said second cost increment to the contracting company,

wherein said second cost increment is devoid of said location information and said vehicle performance information, and

wherein said sending of said second cost increment to the contracting company permits the contracting company to prepare the billing for the customer based on at least said first and said second cost increments.

17. (CANCELED)

18. (CANCELED)

19. (Currently Amended) The apparatus ~~vehicle insurance computation device~~ of Claim 16 ~~[[17]]~~, wherein said location information of the vehicle includes at least one of a geographical location of the vehicle, a duration of time the vehicle is located at said geographical location, a vehicle speed, an applicable speed limit, and combinations thereof.

20. (Currently Amended) The apparatus ~~vehicle insurance computation device~~ of Claim 16 ~~[[17]]~~, wherein said ~~vehicle~~ performance information of the vehicle includes at least one of a vehicle speed, a vehicle acceleration rate, a vehicle deceleration rate, a vehicle maintenance status, an engine speed, a brake force, a vehicle payload, and combinations thereof.
21. (CANCELED)
22. (CANCELED)
23. (Currently Amended) The apparatus ~~vehicle insurance computation device~~ of Claim 16, wherein said computation device includes at least one of a global positioning satellite receiver to determine location and a geographical database configured to be resident on the device.
24. (Currently Amended) The apparatus ~~vehicle insurance computation device~~ of Claim 23, wherein said pricing database at least includes actuarial statistics.
25. (CANCELED)
26. (CANCELED)
27. (CANCELED)

28. (Currently Amended) The apparatus ~~vehicle insurance computation device~~ of Claim 16 ~~[[27]]~~, wherein said computation device is configured to provide access for the customer outside of the vehicle through ~~user access system includes~~ at least one of an internet web site interface, a phone interface, a customer service interface, and combinations thereof.
29. (Currently Amended) The apparatus ~~vehicle insurance computation device~~ of Claim 16, wherein said transmitting device includes at least one of a cellular phone connection, a radio connection, microwave communication, a phone connection, an internet connection, and combinations thereof.



30. (Currently Amended) A method of determining a cost of insuring a motor vehicle, comprising:

using a monitoring apparatus located on-board the motor vehicle to at least assist in monitoring an operational factor associated with the motor vehicle in real time;

recording information relating to said operational factor; ~~and~~

~~using said recorded information to determine an~~ determining a first incremental insurance cost with said recorded information for the motor vehicle related to a given incremental time period;

transmitting said first incremental insurance cost to the contracting company, wherein said first incremental insurance cost is devoid of said operational factor;

restricting access to by at least encrypting said operational factor;

accessing by at least decrypting said operational factor with an access key, wherein said access key consists of a first passkey retained by the customer and a second passkey retained by the contracting company;

providing access for the customer outside of the motor vehicle to said first incremental insurance cost prior to the contracting company billing the customer, wherein said providing access to said first incremental insurance cost is adapted to permit the customer to alter driving habits to adjust a second incremental insurance cost;

transmitting said second incremental insurance cost to the contracting company, wherein said second incremental insurance cost is devoid of said operational factor; and

preparing billing for the customer from the contracting company based on at least said first and said second incremental insurance costs.

31. (Currently Amended) The method of claim 30, further comprising having an underwriting entity provide the operator with a charge for an insuring ~~said the~~ motor vehicle, based on said first and said second incremental insurance costs ~~cost~~, for said given incremental time period.
32. (Currently Amended) The method of claim 30, wherein determining said first an incremental insurance cost comprises using a cost calculation system and a cost lookup database on the motor vehicle having actuarial information, in addition to said operational factor ~~recorded information~~.
33. (Currently Amended) The method of claim 30, wherein monitoring ~~an~~ said operational factor of ~~said the motor~~ vehicle comprises monitoring at least one of the group of variable comprising:
  - a speed of ~~said the motor~~ vehicle;
  - a geographic location of ~~said the motor~~ vehicle;
  - an acceleration of ~~said the motor~~ vehicle; and
  - a deceleration of ~~said the motor~~ vehicle.

34. (Currently Amended) The method of claim 33, further comprising using an external location identification system for assisting in determining ~~[[a]]~~ said geographic location of ~~said~~ the motor vehicle.